

REMARKS

Reconsideration and allowance of the above referenced application are respectfully requested.

Claim 18 stands objected to due to informalities. In response, Claim 18 has been corrected to correct the antecedent.

Claims 37-39 stand rejected under 35 USC 103 as allegedly being unpatentable over Iijima in view of Mohan. This contention has been obviated by the amendments to Claim 37. As amended, Claim 37 specifies the smart card has an automated location tracker, and duplex communication with a satellite and sends a signal to the satellite which uniquely identifies the smart card. This allows the central processing center, which is also in duplex communication with the GPS satellite, to determine the location of the smart card.

The rejection cites Iijima in view of Mohan. Iijima teaches a portable electronic device such as an IC card, while Mohan teaches the geographic position determination module. Simply having a geographic determination module teaches nothing about modifying the card of Iijima. With all due respect, simply having Iijima and Mohan does not teach making the combination thereof.

Even assuming that somehow the geographic determination from Mohan could be added into Iijima, this would still not teach "sending a signal to the satellite which uniquely identifies that smart card" nor would it teach the central

processing center that receives coordinate data to identify the location of the smart card. While it might conceivably teach a way that the smart card itself might know where it is located, there is no teaching or suggestion in this hypothetical combination of references of communicating that to a different device.

Claims 44-46, as well as the other dependent claims should be allowable by virtue of their dependency.

Claims 1-6, 8, 13, 14, 35, and 36 stand rejected over Iijima in view of Grant et al. and Indeck et al. and Mohan. This contention is further respectfully traversed. Claim 1 requires a first memory having a first set of data to access a bank account, a second set of data to access a credit card account, a third set of data representing identification of a holder of the smart card, and a fourth set of data to access telephone communication services. None of the cited prior art in any way teaches or suggests four sets of data in a memory, each storing this different information, as well as an automatic location tracker. While, admittedly, the rejection shows certain ones of these items of information, it does not teach or suggest each and every one of these items of information in combination as claimed. Therefore, Claim 1 should be allowable for these reasons.

The dependent claims which depend from Claim 1 should be allowable for analogous reasons.

Claim 35 also defines the four sets of data, and defines authentication based on at least one of those four sets of data. As described above, there is no teaching or suggestion of these four sets of data anywhere in the cited prior art.

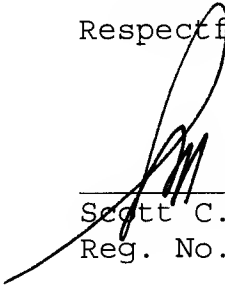
Claims 18-25 stand rejected over Iijima in view of Grant et al. and Chapin, Jr. This contention is respectfully traversed. Specifically, Claim 18 requires four different sets of data, an integrated circuit and a tracking device that is capable of transmitting a signal unique to the smart card. None of the cited prior art transmits a signal that is unique to the smart card. While unique smartcards are known in the art, there is no teaching or suggestion of transmitting a signal indicative thereof.

It is believed that all of the pending claims have been addressed in this paper. However, failure to address a specific rejection, issue or comment, does not signify agreement with or concession of that rejection, issue or comment. In addition, because the arguments made above are not intended to be exhaustive, there may be reasons for patentability of any or all pending claims (or other claims) that have not been expressed. Finally, nothing in this paper should be construed as an intent to concede any issue with regard to any claim, except as specifically stated in this paper, and the amendment of any claim does not necessarily signify concession of unpatentability of the claim prior to its amendment.

Applicants asks that all claims be allowed. Please apply the \$250 Petition to Revive fee, and any other applicable charges or credits, to Deposit Account No. 06-1050.

Respectfully submitted,

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